



Global Healthy Living Foundation
515 North Midland Avenue
Upper Nyack, New York 10960 USA
+1 845 348 0400
+1 845 348 0210 fax
www.ghlf.org

FTR

February 28, 2011

Insurance and Real Estate Committee
Room 2800, Legislative Office Building
Hartford, CT 06106
Phone: 860-240-0510

RE: Senate Bill No. 1083 - AN ACT CONCERNING HEALTH INSURANCE COVERAGE
OF PRESCRIPTION DRUGS FOR PAIN TREATMENT.

Senate Bill No. 1084 - AN ACT CONCERNING OUT-OF-POCKET EXPENSES FOR
NONPREFERRED BRAND NAME DRUGS.

Dear Committee Members,

I am writing to you today on behalf of the more than 44,000 members nationwide of CreakyJoints.org, a part of the Global Healthy Living Foundation, to express our support for SB 1083 and SB 1084, an act concerning health insurance coverage of prescription drugs for pain treatment and an act concerning out-of-pocket expenses for non-preferred brand name drugs. More than 1,200 members of CreakyJoints live in Connecticut, and I write to you on behalf of those residents living with chronic pain.

CreakyJoints is an arthritis patient advocacy organization dedicated to building, sustaining and educating people with all forms of arthritis. Nearly 75 percent of our members have Rheumatoid Arthritis, and I would like to specifically address their concerns regarding two access-to-care issues: specialty tier medications, and step therapy for the treatment of their RA or chronic pain.

About 1.3 million people in the United States are believed to have Rheumatoid Arthritis. Rheumatoid Arthritis is a painful condition that affects all ages, races, and social and ethnic groups. Although there is no cure for Rheumatoid Arthritis, the disease can be controlled in most people. Early, aggressive therapy to stop or slow inflammation in the joints can prevent or reduce painful symptoms, prevent or reduce joint destruction and deformity, and prevent or lessen disability and other complications. Biologics have changed the world for people with Rheumatoid Arthritis, but they are also new and high-cost treatments that insurance companies tend to place on specialty tiers within drug plan formularies. From an RA patient perspective, the

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difference between paying a co-payment and paying the coinsurance rate for a medication could be hundreds of dollars a month.

Here are just a few more examples explaining why both specialty tier and step therapy strategies are problematic for RA patients and doctors:

- Specialty tier mechanism violates the basic principal of insurance whereby individuals and employers purchase health insurance plans so that they are protected from the risk of needing to pay for highly expensive medical treatments.
- Specialty tier coinsurance rates can change unpredictably. This makes it impossible for patients to anticipate and budget for health care costs. It also impedes them from having informed discussions with their doctors about containing the cost of their treatment.
- Step therapy is time-consuming from a physician and patient standpoint, is more expensive from a direct and indirect out-of-pocket cost perspective, it denies patients the drugs they need when they need them, and creates additional barriers leading people to forgo needed medications

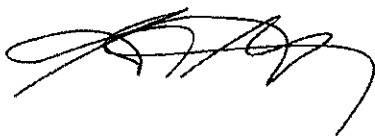
Because of the recession, high unemployment, and an erosion of employer-based insurance, now more than ever, patients with Rheumatoid Arthritis need access to affordable prescription drugs coverage. I urge all the members of the Insurance and Real Estate Committee to consider this carefully and vote in support of SB 1083 and SB 1084.

The Global Healthy Living Foundation recently launched a national campaign, "Fail First Hurts" (<http://www.FailFirstHurts.org>), to provide personal perspective on step therapy, or fail first practices by insurance companies. People living with pain associated with RA, chronic or acute pain need to efficiently and adequately address their needs through the medication intended by their physician. We hope that you will consider these people – many of whom live in Connecticut – when voting for SB 1083 and SB 1084.

If you have questions or wish to discuss this further, please call me or our Executive Director, Lou Tharp at 845-348-0400 or email me at sginsberg@ghlf.org or Lou at ltharp@ghlf.org

Thank you for caring about patients and their need for quality access to care in Connecticut.

Sincerely,



Seth Ginsberg
President, Global Healthy Living Foundation

